



CITY OF LEESBURG

Growth Management Plan
HOUSING ELEMENT

Ordinance #xxxx

Exhibit A

Adopted xxxxxxxxx

Prepared For:

City of Leesburg
Community Development Department
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CHAPTER III HOUSING ELEMENT

A. INTRODUCTION

Housing is an important element in the analysis of present and future characteristics of a community. The type, structure, and condition of an area's housing stock influences the community's quality of life. Neighborhoods play an important part in determining the vitality, stability, and way of life of the residents within a community. A stable community offers a variety of housing units that appeal to a wide range of age groups, income levels, and family sizes. A proper mix of different housing types and housing which lends itself to accommodating different life styles helps to encourage the development of a well-balanced community. Without a heterogeneous population, a community is limited in the most efficient allocation of economic resources necessary to sustain a valuable, economically vibrant community.

Housing also impacts the economic strength of a community and provides a basis for directing the manner and type of economic development within an area. Since housing helps determine the economic strength of a community, it should be the objective of the City to protect existing housing values and develop policies that result in the appreciation of existing neighborhoods. In addition, the objective of new development should be to contribute to favorable quality of life conditions within the community, as well as reduce housing deficiencies that presently exist.

1. Purpose of the Element

The purpose of the Housing Element is to provide guidance to the City of Leesburg in developing appropriate plans and policies which demonstrate the City's commitment to meet identified and projected deficits in the supply of housing. In addition, this element intends to develop alternative housing policies and strategies for coordinating a wide range of public and private sector programs to meet the City's current and future housing needs.

The Housing Element analyzes the present condition of housing within Leesburg by examining the characteristics and conditions of the current housing stock, as well as the characteristics of the families who reside in the City. An overview of current low to moderate-income housing is presented, as well as an inventory of group homes and institutional housing.

Based on population projections and trend indicators of housing growth, the demand and supply of housing is discussed, including a determination of the need for replacement of existing substandard housing. The demographic characteristics of the present and projected City residents are useful in determining the future demand for housing types and the location of these units. The private sector normally takes care of the housing supply, but an analysis of projected deficit demand is presented. Deficiencies in market driven supply, especially for low to moderate-income households and the elderly, are evaluated. Recommendations are made to respond to the failures of the private sector to meet the housing needs for all of the community.

Because of the size of the City of Leesburg, and its suburban location relative to the rapidly growing Orlando urban area, the housing market has predominantly been demand-based. This suggests that developers have not viewed Leesburg as an area for speculative development. Demand-based development means that units are not constructed for an assumed market that leads to demographic conditions created by development. The demographics and economic forces, which naturally form a community, have been the predominant influence on new development in the Leesburg area. Generally, private market forces have met housing needs with success.

The purpose of this Element is to provide an inventory of existing housing; to forecast trends of the housing market; to locate possible deficiencies within the private sector and suggest ways to aid the private sector in eliminating those deficiencies; and to reinforce the policies and recommendations of the previous Comprehensive Plan that are still appropriate. Of prime importance in this area is the continuation of zoning and building policies that exist to promote public safety and community harmony. At the same time, these policies provide support for new development of higher quality that meets the needs and goals of the community.

2. Growth Trends

Leesburg is predominately a residential community of 20,117 persons (Census 2010). Historically, the Lee family led the development of the settlement that would later become Leesburg in the 1850s. The Lee's small community began to attract others, and in 1866, Evander and Calvin Lee reportedly opened the first store in Leesburg on what is now West Main Street. Evander's son, L. B. Lee is reported to have built the first residence, a log cabin, "in the heart of the future City."

In the 1860s, a member of the Lee family built a barge and cleared a channel on the Oklawaha River. Leesburg then had a direct water route down the Oklawaha and the St. Johns Rivers that connected with the port of Jacksonville at the mouth of the St. Johns River. Leesburg soon experienced a population explosion.

The change in Leesburg's status from a backwoods settlement to the head of shipping for the interior was also recognized in 1868 when the Florida Legislature authorized the Sumter County Commission to purchase land in Leesburg for a County seat and to create lots. The County seat remained in Leesburg until 1882, when it was moved back to Sumterville.

The end of the 19th century and the beginning of the 20th century in Leesburg saw continued development. The greatest event at the turn of the century was the reopening of the two canals entering the town from lakes Griffin and Harris. Between 1920 and 1940, the population of Leesburg grew from 1,835 to 4,687 persons, an unprecedented growth for the town. During the 1920s, Leesburg issued bonds for paving the City streets, for sidewalk improvements, for lakeshore improvements and for dredging work in the City's canals.

The real estate boom of the 1920s ended with the stock market crash in 1928. In 1929, Florida also was faced with the destruction of the citrus economy. Depression-era projects in Leesburg, as in much of Florida, rolled over into projects directed at the war effort

between 1941 and 1945.

Table III-1 shows population figures for the City and the County for the last 40 years. The table shows that the most significant change in the City's population over a ten-year period occurred between 2000 and 2010, as it increased by approximately twenty-six (26) percent, or from 15,959 residents to 20,117 residents.

Lake County also had a large population increase between 2000 and 2010 (41%). The U.S. Census Bureau indicated a County population of 297,052 for the year 2010.

Table III-2 shows the population projections prepared as part of this growth management plan. The projections indicate a population of 38,771 for Leesburg for the year 2020, 56,498 for 2030, and 65,710 for the year 2035.

The following sections will analyze how the population growth has impacted the provision of housing, and what can be expected in the next ten years.

3. Leesburg Housing and Economic Development Department

In 2002, the City reorganized the Housing Services Department into the Housing and Economic Development Department. Since at least half of the vouchers processed by the City of Leesburg were out of the City limits, it was determined that the voucher program would best be coordinated through Lake County. The Housing and Economic Development Department has created programs to assist in increasing home-ownership within the City, in addition to continuing to assist neighborhood organizations.

B. DEFINITIONS

Definitions of Income Categories used in this Element are:

Very low income – less than 50% of median income
Low income – 50 to 79% of median income
Moderate income – 80 to 120% of median income
Middle to High income – greater than 120% of median income

The definition of Affordable Housing, as used in this element, is: cost of housing is lower than 30% of the household's gross income.

C. HOUSING INVENTORY

This section deals with the characteristics and conditions of the existing housing stock in the City, the availability of subsidized housing developments, the protection of significant housing, and housing construction activity. The primary sources of statistical information used in the updating process were the American Community Survey 2009, the 2010 Census and the 2000 Census. The 2010 Census indicated that there were 10,625 dwelling units in Leesburg in 2010 of which 8,485 were occupied.

1. Existing Housing Characteristics

a. Age of Housing Stock

The City of Leesburg has experienced a significant amount of new housing construction since the seventies. The most significant increase of new homes was from 2000 to 2010. The trend in new housing construction between 2000 and 2010 was, on average, 288 units per year. The next most significant growth period was from 1980 to 1990, when approximately 168 homes were constructed per year. New housing (units built between 1980 and 2010) comprise approximately thirty-eight (38) percent of the City's total housing stock. Similarly, units built prior to 1960 (40 years and older) constitute twenty-nine (29) percent of the existing housing stock. Table III- 3 shows the age of housing units in the City and the County.

b. Dwelling Units by Type

As shown in Table III- 4, there were 10,401 dwelling units in the City of Leesburg in 2009. Fifty four (54) percent of these were single-family homes, six (6) percent were duplex units, twenty-six (26) percent were multifamily units, and thirteen (13) percent were mobile homes.

c. Dwelling Units by Tenure

According to the 2010 Census, approximately eighty (80) percent of the housing units in Leesburg were occupied. Based on the 2009 American Community Survey (see 5), of the City's 8,813 occupied housing units, 5,140 units or fifty-eight (58) percent were owner-occupied; and 3,673 units, or forty-one (41) percent were renter-occupied. By comparison, eighty-one (81) percent of all occupied housing units in the County were owner-occupied.

At the time of the 2010 U.S. Census, about twenty (20) percent of the City housing units were found to be vacant. This figure is slightly higher than the County, where fifteen (15) percent of the housing units were vacant.

There were 2, 140 vacant units in the City of Leesburg in 2010. Based on the 2009 American Community Survey, of those vacant units, sixteen (16) percent were for sale, twenty-two (22) percent for rent, and thirty one (31) percent were seasonal units. The percentage of seasonal units in the County was significantly higher than in the City (41%). In 2009 there were no migrant worker units within the City of Leesburg, and only 31 units in the County.

Comparing the 2000 statistics to the Census 2010 statistics show that the percentage of vacant units in the City has increased by approximately eight (8) percent. The percentage of vacant units for rent has decreased from thirty-seven to twenty-two percent. The percentage of seasonal units has increased from twenty-one to thirty-one percent. The increase in vacant units is likely attributable to the recent recession.

d. Cost of Housing

In 2009, the median gross rent for renter-occupied units in the City of Leesburg was \$785. This figure was lower than the median gross rent in Lake County (\$851), but significantly higher than in 2000 (\$489). Forty (40) percent of the rental units in the City, and thirty-three (33) percent in the County, had rents below \$750. Approximately six (6) percent of rental units in the City had no cash rent. It is probable that these rental units are occupied by custodians of seasonal units, persons renting from relatives, or site management for no cash rent. The rent ranges for gross rent are presented in Table III- 6.

Table III- 7 shows owner-occupied housing units by home value in 2009 for both the City of Leesburg and Lake County. The distribution of housing values in the City show that housing costs in the County are generally higher than in the City. Approximately twenty-nine (29) percent of the units in the City and approximately forty-two (42) percent in the County are valued at \$200,000 or more. The housing stock of the City of Leesburg and of Lake County can accommodate different income needs and provide housing for numerous family income groups. The median value of owner-occupied housing within the City of Leesburg in 2009 was \$140,700 as reported by the U.S. Census American Community Survey. In comparison, the median value for owner-occupied housing in Lake County was \$173,700.

According to the 2009 American Community Survey, approximately fifty-three (53) percent of owner-occupied housing in Leesburg was not mortgaged. Of the 5,140 owner-occupied units calculated by the American Community Survey in 2009, 2,402 units or approximately forty-seven (47) percent were mortgaged. The median owner costs for non-mortgaged units in the City was \$393 per month, and \$1,139 per month for mortgaged homes. The median costs in the County were \$389 per month and \$1,361 per month, respectively. A detailed breakdown of housing costs in the City and the County is presented in Table III- 8.

e. Cost to Income Ratio

The Florida Department of Community Affairs (DCA) estimates that a family is paying too high a percentage of their income for housing if the cost to income ratio is greater than thirty (30) percent. The market for owned housing is self-regulating, meaning lenders are hesitant to risk a mortgage loan on households whose income is too low to afford housing costs that exceed thirty (30) percent of their income. Rental housing, however, does not have this regulating feature, and a percentage of families, usually those with low to moderate income levels, must spend a greater than acceptable share of their income on housing. Households are defined as very low, low, and moderate income based on thresholds tied to the median income of a county or metropolitan statistical area. These thresholds are 50, 80, and 120 percent of the County's median income, respectively. The median household income in Lake

County was \$44,837 in 2009. For the same year, the median household income in the City of Leesburg was \$36,932.

Rent to income ratios for households within the City in 2009 are presented in Table III- 9. Approximately twenty-four (24) percent of the City's homeowners and fifty-five (55) percent of renter households paid more than thirty (30) percent of their income on housing in 2009. These figures are similar to Lake County, where twenty-nine(29) percent of County owners and forty-nine (49) of the renter households were paying more than thirty (30) percent of their incomes on housing.

2. Housing Conditions

a. Physical Conditions

A housing conditions survey of the Greater Leesburg Community Redevelopment Area (GLCRA) was conducted between April and May of 1997. The survey included both residential and commercial structures within the GLCRA that were identified in the City of Leesburg Redevelopment Plan. The area identified as the GLCRA consists primarily of the historic downtown area, including the business district and the oldest homes in the City. Of the 431 structures surveyed within this area, 331 or 77% were identified as either standard, or slightly deteriorated 92 structures, 21%, were identified as being deteriorated and 8 structures, 2%, were dilapidated with rehabilitation not likely considered.

The standards used to classify the units were as follows:

1. *Standard* is defined as those units that are structurally sound with minimal defects that are easily remedied through normal maintenance. Units that display environmentally questionable conditions, but have no major structural defects are also considered "standard."
2. *Substandard (Minor Deterioration)* is defined as a unit that has deteriorated, but can be brought up to standard conditions with reasonable rehabilitation
3. *Deteriorated (Moderate to Substantial Deterioration)* is defined as a structure that has deteriorated to where rehabilitation would exceed 51% of replacement value.
4. *Dilapidated* is defined as a condition not likely to be fixed by normal rehabilitation.

The 2000 Census and 2009 American Community Survey also provide an indicator of housing that is substandard by measuring certain "quality of housing" indicators such as the lack of complete plumbing, kitchen or heating equipment, and the lack of a water system or means of sewage disposal.

Table III- 10, which summarizes these statistics for the City and the County, indicates that the interior quality indicators of the City's housing stock are generally the same as those within the County. Specifically, there forty-three (43) units within the City lacking complete plumbing, 0.5% of the total units, while in the County there are 309 units lacking complete plumbing, 0.26% of the total units. There One Hundred and Seventeen (117) units within the City lacking complete kitchens, 2 %

of the total number of units, while in the County there are 591 units, 0.5% of the total units.

b. Overcrowding

Overcrowding is also an indicator of substandard housing. According to the U.S. Bureau of the Census, overcrowding exists if there are more than 1.01 persons per room living in a dwelling unit. In making these computations, a "room" is defined as a living room, dining room, kitchen, bedroom, finished recreation room, or enclosed porch suitable for year-round use. Excluded are bathrooms, open porches, balconies, halls, and utility rooms. Table III- 10 shows that 213 dwelling units, or 2.42 percent of the homes in Leesburg were considered to be overcrowded, compared to 1.45 percent in the County.

3. Government Subsidized Housing

There are currently 404 subsidized units (operated or constructed with public assistance programs to assist low to moderate income families) in Leesburg, accounting for approximately 5 percent of all residential units. In addition, a number of low income rental units are available. The locations of these units are shown in Table III- 11. The majority of these complexes are found along West Griffin Road, between Citrus Boulevard (US Highway 27/441) and Thomas Avenue. All assisted units are in private ownership.

a. Rental Assistance

The City neither owns nor manages any assisted housing units; it did administer a Housing and Urban Development, Section 8 Voucher Program for 202 units (as of January 2002) throughout the City. However, the program was transferred to Lake County in 2002.

The Section 8 Rental Assistance Program is a Federal rent subsidy program previously administered by the City of Leesburg Housing Department, now administered by Lake County. The Section 8 Rental Assistance Program was created in 1974 to offer greater housing opportunity for very low and low-income households.

The Section 8 Program enables families to rent decent, safe, and sanitary housing by administering vouchers to subsidize a portion of each participating tenant's rent. These housing assistance payment vouchers are given directly to the landlord and are guaranteed monthly income as long as the tenant family lives there and remains eligible, and as long as the unit meets the program's Housing Quality Standards (HQS). Eligible apartments must meet HUD's Housing Quality Standards and rent reasonableness. Participating landlords must enter into a modest agreement with the Lake County and there must be an approved lease with the tenant. Contrary to past practice, security deposits are now allowed.

In addition to benefiting the tenant by reducing rent, and, therefore, enabling them to pay their rent more easily and on time, the Section 8 Rental Assistance Program

provides landlords with a number of important benefits. These benefits include the following:

- Guaranteed monthly rent payments
- Increased demand
- Reasonable rent increases
- Fulfillment of tenant lease provisions
- Low turnover rates
- High renewal rates
- Pre-qualified Applicants

The Section 8 program allows each landlord to make the final decision on whether to accept or reject prospective tenants. Landlords may use the same selection criteria for both Section 8 and non-Section 8 applicants. For a tenant to remain in the Section 8 program and receive the benefit of the subsidy, they must comply with all lease terms, which include prompt payment of rent and proper maintenance of the unit. As with market-rate tenants, nonperformance of lease terms can serve as the basis for non-renewal of the lease or eviction.

b. The Community Development Block Grant (CDBG) Program

The purpose of the CDBG Rehabilitation Deferred Loan Program is to help homeowners repair their properties and correct code violations to bring them into compliance with City's Minimum Standards Housing Code and HUD's Housing Standards. The City's Minimum Standards Housing Code is a set of minimum requirements where dwellings must meet to protect the health and safety of the occupants. It is not necessary that the property be a single-family unit. Although the property can have one to four units, assistance will only be provided for the owner-occupied unit in the structure. The CDBG program is available within the City limits of Leesburg and applications for the program are accepted only when the City has been awarded a grant. Assistance is issued as a deferred loan. However, this loan does not have to be paid back if the recipient remains on the property and does not sell it or convey ownership for the lien period. At that time, if the property owner has not sold the property and is still living in it, the loan will become a grant. If the property owner sells, conveys, or stops living in the property after the first year, they must pay back the pro-rated share of the loan.

c. Other Programs

Other programs, although not administered by the City of Leesburg, do provide assistance to address affordable housing needs within Lake County and the City of Leesburg. The following are descriptions of some of these programs.

(1) Homes in Partnership, Inc.

Homes In Partnership, Inc. (HIP) is a non-profit organization that has been providing safe, decent, and affordable housing in the Central Florida area for 25 years. HIP serves the multi-county area to include Orange, Osceola, Seminole and Lake Counties. The organization was founded in 1975 by a group of concerned citizens in Central Florida who saw the need for improved living conditions in the farm worker and low-income families of Central Florida. HIP's alliances include financial resources at the Federal, State, and Local levels to help low or very-low income families obtain affordable mortgages. HIP has partnered with the Lake County Community Service Department, which administers the State Housing Initiatives Partnerships (SHIP) Program, a program which fosters public-private partnerships to create and preserve affordable housing. HIP has also partnered with the HOME program, to provide down payment and closing cost assistance as well as mortgage buy down to assist in make houses more affordable for homebuyers. By partnering with Lake County SHIP and HOME, HIP provides housing assistance in the City of Leesburg.

(2) The Orange County Housing Finance Authority

The Orange County Housing Finance Authority has served Central Florida for 23 years. The Authority has increased the availability of affordable housing by providing below-market-rate financing to targeted populations for both single-family and multi-family developments. The Authority partners with other agencies and local government to assist in addressing the affordable housing needs of the diverse population of Orange, Osceola, Seminole, and Lake Counties.

Through interlocal agreements, the Authority, issues Tax-exempt Single Family Housing Revenue Bonds on behalf of Osceola, Seminole and Lake Counties. The Authority also issues Tax-exempt Multi-family Housing Revenue Bonds on behalf of Seminole and Lake Counties. The Authority maintains full operation of these programs at no cost to the inter-local counties. The Board of County Commissioners authorizes the issuance of Single family and Multi-family Bonds in their respective jurisdiction via Bond Resolutions.

(3) Other Organizations

Other organizations also address affordable housing needs in Lake County and the City of Leesburg. These include: Affordable Housing by Lake; Habitat for Humanity; Rural Development; and, the Community Development Corporation.

4. Group Homes

Group Homes are a common form of shelter and social support for special needs populations. A group home is a facility which provides a living environment for unrelated residents in a single housekeeping unit or, as Chapter 9J-5, F.A.C. states, “for unrelated residents who operate as the functional equivalent of a family”.

The Department of Children and Family Services licenses and monitors group homes; foster care homes, nursing homes, and family childcare homes. Additionally, the Agency for Health Care Administration licenses and monitors assisted living facilities, adult family care homes, and adult day care centers. According to the Florida HealthStat website which lists the various licensed groups homes as reported by the Florida Agency for Health Care Administration, there are currently 18 licensed group homes including; nursing homes (476 beds), assisted living facilities (249 beds), and residential treatment facilities (33 beds) totaling 758 beds in the City of Leesburg. Table III- 12 lists those facilities.

Additional residential facilities are provided through the First Baptist Church of Leesburg, which offers citizens a variety social assistance services through its Ministry Village. The group homes provided by the Ministry Village include the following:

Children’s Shelter – This facility is licensed by HRS and provides a temporary home for children who have been abused or neglected. The church is currently under contract with Kids Central Inc. (KCI) to provide shelter for 16 children from the ages of 6 to 17 years *Men’s Residence* – This facility is a 30 bed men’s residence that provides a four month substance abuse program, as well as an economic program.

Women’s Care Center – This is a transitional facility for displaced women and their young children who have experienced abuse, neglect or homelessness. During their stay, the women are assisted through personal counseling, financial planning, and instruction in childcare and nutrition. They are also assisted in finding jobs and permanent housing to provide for the on-going needs of their children when they leave the shelter.

Samaritan Inn - The Samaritan Inn is the most recent ministry of the Christian Care Center. It provides a transitional housing facility for homeless families.

The City of Leesburg recognizes the importance of providing group homes, but also needs to address the location/placement of these facilities. They need to be carefully regulated in the City Code to address land use compatibility and consistency issues.

5. Mobile Homes

Approximately thirteen (13) percent of the City’s housing stock in 2009 consisted of mobile homes, considerably less than the number of mobile homes in the County (25%). Table III- 13 shows a current inventory of mobile home parks and subdivisions located in Leesburg. The total capacity of all of the mobile home parks within the City is 1,149 lots. The City recognizes the importance of housing alternatives to meet the housing needs of various types of households. As such, mobile home communities can help support the

heterogeneous environment beneficial to the City as a whole.

It is necessary to provide guidelines for the development of these communities and require responsible ownership standards for development and upkeep. Careful placement of mobile home communities within the City and the urban service area as well as recommendations for the community's internal development, can result in mobile home communities being an important and vibrant element of the City's housing mix.

6. Historic Housing

The Division of Historical Resources of the Florida Department of State maintains a central archive for Florida's historical and archaeological sites known as the Florida Master Site File (FMSF). These properties are not required to meet any minimum level of historical or scientific importance, but usually are at least fifty years old, and adequately located and documented. These sites represent the known physical remains of Florida's prehistoric and historic cultural heritage. As of 2001, there were over 600 historical structures and archaeological sites within Leesburg.

The City prepared an Historic Properties survey in 1994. The survey catalogued and documented the history and architectural style, year built, and other pertinent information of an estimated 600 structures in the core area of the City dating on or before 1945. Florida Site File Forms were created for each identified structure, building or site, and a final survey report was written. The City established an historic district in the downtown area to protect those structures that have architectural or historical value.

In 2005-2006, Phase II of this project was undertaken which surveyed properties within the corporate city limits, but outside the historic core area surveyed in 1994. A total of 416 resources were surveyed, and 13 resources were considered individually eligible for listing on the National Register of Historic Places. Both Historic Structure surveys are available for viewing at the City's Community Development Department.

7. Housing Construction Activity

The City of Leesburg tracks housing construction activity through the building permit process. A summary of building activity, by month, is reported to the U.S. Census Bureau in "Reports of Building or Zoning Permits Issued and Local Public Construction" (Form C-404). Between January 2010 and May 2011, the City issued permits for 63 new dwelling units. All these permits were for single-family units. During the same time period, the City issued 20 demolition permits for residential structures.

D. ANALYSIS

Based on the information presented in the previous section, the following statements summarize the current housing situation in the City of Leesburg:

- In 2009 single family was the most predominant housing type within the City with 54% of the total housing stock. Single Family units account for 65% of the total housing stock

within Lake County. In 2000 the percentage of single family dwellings in Leesburg was 53% and in Lake County, 51%.

- Both the City and the County have experienced a slight decrease in the proportion of mobile homes since 2000. Over 58% of the homes in Leesburg were occupied by owners in 2000, compared to 81% in the County. The 2009 American Community Survey figures indicate that the percentages have remained consistent.
- The vacancy rate in the City was lower than in the County in 2000 (2.4% vs. 14.0%), and has increased in the last 9 years (to 15.3% and 15.4% respectively).
- The City's housing stock is young with over 54% built since 1980 and another 24% constructed between 1960 and 1979.
- In 2000, home values were about 30% higher in Lake County than in the City of Leesburg, while rents were about 9% higher in the County. In 2009, home values were about 23% higher in Lake County than in the City of Leesburg, and rents were about 8% higher in the County.
- In the City of Leesburg in 2000, 17.5% of homeowners were paying over 30% of their income for housing, while 39% of renters were paying over 30% of their incomes for rent. In 2009, 24.5% of homeowners were paying over 30% of their income for housing in the City of Leesburg, while 55% of renters were paying over 30%.

The following section will forecast housing needs based on population projections, and will address land requirements, expected housing supply and the system of housing delivery. The information contained in this section was obtained from the 2000 and 2010 United States Census and the 2009 American Community Survey. The City of Leesburg has prepared detailed population projections based on local trends which have been used to support the recently approved CUP permit. To ensure consistency, the City has elected to use the same population projections for the comprehensive plan update.

Housing statistics provided in this element are only projections based on statistical models and past trends. These projections may not reflect actual conditions or future housing demands and trends of the Leesburg community, private property owners and housing policies and strategies duly adopted by the City.

1. Household Characteristics

In order to adequately plan for future housing demand and City service needs, population and housing projections have been developed. The following section will address expected changes in household age, size, and income, as these factors will influence the type and size of housing that will be needed.

a. Household Size

The size of households is one of the most important elements in determining the housing needs of the population. The smaller the household, the smaller the size of the dwelling unit necessary to house the family in a comfortable, safe manner. Also,

given a certain household size, alternatives to the traditional single-family dwelling may better serve the needs of certain households. Such alternatives include mobile homes and smaller, higher density multi-family units.

In 2000, the City's household size was very close to the average household size in the County, and slightly lower than the State. The average household size in both the City and the County was 2.26 and 2.34 persons per household, respectively, while it was 2.46 in the State. Although there has been a trend toward the reduction of household size in the U.S. and Florida since the 1960's, recent 2010 census figures indicate a small increase in Leesburg to 2.37 persons per household. This trend is likely attributable to the recent recession and increase in vacant homes in both the City and the County.

Table III- 4 shows that in 2000 the most predominant household size in the City is 2 persons per household, with this household size comprising 36% percent of the total. If combined with the single household percentage, it goes up to 69% of all the households in the City. Households with 3 to 6 persons accounted for 29%, and with 7 or more persons accounted for 1.6%. This table shows projections prepared by the City. The projections indicate that the average household size has marginally increased from 2.33 in 2000 to 2.37 in 2010. (NOTE: The actual 2000 Census figure for average household size was 2.26 for the City of Leesburg.)

The projections, shown in Table III- 14, indicate that the City can expect to have 16,359 households by 2020, and 27,726 households by the year 2035.

b. Population by Age

In order to project the type of housing needed through the year 2035, projections of the age of the City residents were calculated. The age of the City residents is an important factor because it influences the type of housing necessary to house different individual lifestyles and family life cycles. Elderly households require different housing than younger households. Families desire larger dwelling units with adequate storage, and placed in areas accessible to schools and recreation areas. Also, age reflects levels through the lifetime income cycles of individuals, i.e., dissaving, saving, and retirement. These income periods, correlated with age, provide insight into the cost of new housing that will be in demand.

Table III- 15 presents the expected changes in the age of the population between 2000 and 2035. The younger groups (15 to 34) are expected to maintain approximately the same proportion to the overall population. The population from ages 35 to 54 is expected to remain fairly constant. Although the City annexed a significant amount of land with housing designated for retirement communities, more recent annexations and development have more general purpose. As such, although the older age group is expected to contribute significantly to the City's population, its proportion is not anticipated to remain at the 2009 level over the

longer time period of this plan. There are two critical age groups to monitor – Young Families (25-44) and Senior households (65+). Both groups are critical to the analysis of many factors for the community including the need to plan for schools, recreation and economic development opportunities. In 2000 and 2009 although the younger age group remained steady, there was a significant increase in senior households. In 2009, Senior households had grown to represent 37.8% of the community and Young Family households dropped slightly 23.2%. With the addition of more mixed use communities, projections for the future indicate a more constant percent of young family populations and a leveling of population for senior households.

c. Households by Income

One of the most influential variables that affect housing type and community trends is the income of an area's households. Income impacts "housing affordability", which in turn impacts housing cost, housing type and size, lot size, and neighborhood composition. Based on standard criteria for various public assistance programs, households were divided into four income groups as follows:

Very Low-income - less than 50 percent of median income.

Low-income - 50 to 80 percent of median.

Moderate Income - 80 to 120 percent of median.

Middle to High Income – greater than 120 percent of median.

Table III- 16 lists 2009 household income, by income range, for the City and the County, and Table III- 17 shows projections of household income by tenure. The median household income in the City in the 2009 American Community Survey was \$36,932, while in the County it was \$44,837. In 2009, approximately sixty-one (61) percent of the City households were within the moderate to high income categories combined. Within the City, there were twenty-three (23) and fifteen (15) percent within each of the other two categories, very low and low, respectively. Compared with the County, the City had more very-low and low households and fewer moderates to high income households.

Based on recent trends and the City's economic development program, the household income projections show that household income is expected to continue improving over the period to 2035.

2. Projected Housing Needs

Housing need projections were based on household projections, household income, and housing costs.

a. Housing Tenure, Type and Cost

According to the 2010 Census there were 8,485 occupied households in the City of Leesburg. It is estimated that there will be 27,726 households by 2035. Based on the

2000 Census, 2010 Census and 2009 American Community Survey, Table III-18, 19 and 20 show the projected demand for housing by type, tenure and income category.

b. Provision of Special Needs Housing

Table III- 21 shows the projected demand of housing for the elderly by tenure. The figures indicate that there will be a need for approximately 10,647 housing units in 2035 designed with certain features that the elderly population will require, such as smaller units that are barrier free and easily accessible.

Little data exists with respect to the disabled population. The housing problems of this population relate largely to accessibility. Physical barriers such as narrow doorways, lack of ramps, counter heights, and appliance design limit the supply of housing suitable for this group. The housing and building Codes of Leesburg already address federal requirements for handicap accessibility.

Because the City of Leesburg does not exist within an area of high agricultural use, separate estimates for migrant worker households were not made. The migrant worker population in the City of Leesburg accounted for only 0.72 percent of the total population of the City. Therefore, their housing needs are not expected to impact the housing market.

There are no specific areas in the City of Leesburg targeted for the provision of housing for the very low, low, and moderate-income households. Federal programs that offer rental subsidy, such as Section 8, allow the applicant to choose the location of the home. The City has a variety of zoning categories that allow for different types of housing and densities, including the provision of mobile homes.

Low-income households have very few choices in new housing, because of the lack of infill housing developments. The smaller single-family attached dwelling is the only presently affordable new housing for this income group. Table III- 20 shows the projected need of affordable units by income category.

Low and very low-income households are expected to require a total of 4,877 units (for ownership and rental) by 2035. The private sector is expected to provide housing for most of these low-income families.

c. Group Homes

Based on the fact that the percentage of the elderly population is expected to remain constant in the next few years, it can be assumed that there will not be a need for additional group home facilities for the elderly. However, should any new facilities open, they should be small scale if possible and should be located in close proximity to bus routes, neighborhood shopping areas, and other essential personal service uses. The facilities should have a residential character as opposed to an institutional look and scale. Group homes for the disabled should follow the same location

guidelines. The City Code will need to include placement requirements for Group Homes, consistent with State law.

d. Dwelling Unit Demolitions and Conversions

According to the 2010 Census figures, approximately 45% of the housing units are 30 years or older (see Table III-3). Given the age of the housing stock, especially in the Greater Leesburg Community Redevelopment Area, the City is expecting major demolitions or conversions within that area in the next 10 years. The age and condition of the housing stock in the remaining areas of the City has not yet been determined.

The City of Leesburg has an active and effective code enforcement system that has helped maintain a sound condition for the older housing stock. Nonetheless, units do fall into disrepair and neglect for many reasons, including lack of economic incentives for maintenance. For planning purposes, it is anticipated that two (2) percent of units 50 years old and older will become substandard each year. Five (5) percent of these substandard units may at that time be categorized as deteriorated.

Affordable housing does exist in the resale market. Most of these units are older single-family houses in good structural condition. A number of these older structures in the City could provide adequate housing for a number of low-income residents if improvements to these units are made. The improvements include minor rehabilitation of electrical and plumbing infrastructure, improved insulation, and re-roofing. Most of these improvements would not only add value to the structure, but also provide benefits to the resident in terms of energy cost savings, reduced maintenance costs, and increased fire safety.

3. Land Requirements and Availability for Projected Housing Needs

Based on the City's population projections and a vacancy rate of 20%, a total of 33,271 dwelling units will be needed to serve the household population of the City by the year 2035. Of those 33,271 units, 20,295 will need to be single-family and 8,817 will need to be multifamily (see Table III- 19).

The City's Future Land Use Map shows a total of 11,218+/- acres of residential/mixed use land identified for development. Table III- 22 shows the acreage of vacant lands per land use category. The amount of vacant land designated for residential/mixed use in the Future Land Use map accounts is 1,383 acres of Estate, 891 acres of Low Density, 26 acres of Medium Density, 138 acres of High Density, 7 acres of Downtown Mixed Use, 4,258 acres Neighborhood Mixed Use and 1,926 acres SP Mixed Use. The SP Mixed Use comprises the Secret Promise DRI which limits residential development to 6,800 units.

The acreage of residential lands was converted to units, using density factors based on the densities permitted in each category, allowing for the provision of retention areas and rights-

of-way. For Low and Medium density residential categories, thirty (30) percent of the land area was determined to be needed for retention and ROW, netting 2.8, 5.6 and 8.6 dwelling units per acre, respectively. High density residential was analyzed at 13 dwelling units per acre based on historical trends.

The SP Mixed Use category comprises Secret Promise Development of Regional Impact (DRI) which limits residential development to 6,800 units. The Neighborhood Mixed Use designation is limited by policy which permits residential uses up to a maximum of 85% of a site that can be utilized for residential uses.

As the table shows, the City will be able to accommodate approximately 33,903 additional residential units by 2035, providing a total of 44,528 units. This total results in an allocation ratio of 1.34. Therefore, it can be safely assumed that the Future Land Use Map shows adequate supply of land to satisfy the housing needs of the future population of Leesburg.

4. The Housing Delivery System

While the City of Leesburg can estimate future housing needs, it cannot take a major role in supplying housing. That aspect is controlled for the most part by the private sector. The City can only assist in the delivery of housing by developing flexible regulations, providing appropriate land use designations and zoning categories, and by planning infrastructure facilities and services that are adequate to serve future development. The private sector is currently meeting the needs of the community in terms of providing much of the needed housing. Although the home prices in Leesburg are higher than the average of new housing costs in many Florida housing markets, they are average when compared to other communities in Lake County. The vacancy rate in Leesburg was twenty (20) percent in 2010, which indicates that the housing supply is adequate.

a. Financing

Private sector housing delivery is divided into two parts, owned and rental. The delivery of financing for owned housing is based solely on affordability. As discussed earlier in this Element, affordable housing costs are calculated to be thirty (30) percent of gross income. Monthly payments for owned-housing are based on two factors: mortgage rates and the price of the housing unit. Forecasting future trends of these two factors is difficult and highly unpredictable. Mortgage rates are dependent on National Economic Conditions and not local factors. Housing prices are dependent on the inflation rate for housing, and local supply and demand forces.

The City may need to consider requiring developers to provide a certain percentage of affordable units within their developments as a requirement for development approvals. An alternative to the requirement could also be a contribution to an affordable housing fund that can be used for housing/rental assistance to lower income households.

The City should also look into the programs offered through the County for capital improvements, rehabilitation or down payment/rental assistance, and make those programs available to City residents.

b. Regulatory and Administrative Process

The process of housing development includes several players, including government officials in multiple jurisdictions, design consultants, lenders, contractors, attorneys, and the buyer or renter. The process, which at times can be lengthy, can add unnecessary costs to the development of housing. Many ingredients of housing development such as interest rates, labor and material costs, and State Laws, are beyond the control of the City. Nonetheless, a community can adopt an attitude that will affect the cost of housing. By taking a proactive position, the City can start instituting several actions to address affordable housing.

The first step would be to do a thorough review of the Code of Ordinances as it relates to housing affordability. Areas to address include the following:

Establishing a definition of affordable housing

Expediting the permitting process for affordable housing projects

Establish density bonuses for the provision of affordable units

Establish certain zoning waivers such as parking, landscaping and setbacks

Another important aspect of reducing the cost of providing affordable housing is reviewing current development costs charged by the City. The City should review processing and impact fees and establish reductions or waivers for affordable housing projects.

c. Infill Housing Development

Traditionally, infill housing occurred in areas that were close to residential "build-out" with at least eighty-five to ninety-five percent of its residential land already developed. This traditional type of infill evolved with a small number of vacant parcels that were bypassed during the normal course of urbanization. In this process, individual lots or small clusters of lots remained vacant due to odd shapes, poor access, ownership problems, changes in zoning and subdivision regulation requirements, conflicts with surrounding land uses, or land damage by some pre-urban use (such as land fill sites, dumping areas, wrecking yards, etc.).

Large numbers of "passed over" parcels can often lead to lower market and assessed values for adjacent developed residential properties. It may often lower property values in entire neighborhoods where large numbers of vacant parcels exist.

Most of the vacant lands in Leesburg are located within recently platted subdivisions or in large tracts on the southern side of the City. However, there are still a few vacant lots within the older part of the City. It is important for Leesburg to develop

strategies and programs to encourage the infill of these vacant residential parcels with new housing compatible with the established neighborhoods.

d. Mobile Homes

Mobile homes and mobile home developments have long had a reputation of being visually unattractive. Often, localities have had the tendency to regulate these housing types to undesirable areas of the community, such as adjacent to industrial areas and railroad tracks and areas which lack utilities or community facilities. Mobile homes were rarely allowed or encouraged in areas well suited for residential development. However, as the cost of single-family dwellings has gone beyond the reach of many households, communities have started to change their local decision making process regarding the location of mobile homes. Rule 9J-5 requires that policies be developed which ensure adequate sites for mobile homes. These requirements will also alter local governments' traditional decision-making process regarding mobile homes. In consideration of these factors the following general criteria have been provided for the designation of future mobile home or manufactured home developments.

- Mobile home parks should be located adjacent to areas with a comparable density of development or near small-scale convenience or neighborhood commercial activity.
- They should be in areas accessible to arterial and collector roads;
- They should also be located on sites presently served by public water or sanitary sewer service, or in areas programmed for such service in the City's five-year capital improvements program;
- They should be located within reasonable proximity to community facilities.

Where mobile home development or individual mobile homes are designated to be located adjacent to residential uses, especially those of lower densities, buffer areas should be required to make the transition in density more compatible to the general neighborhood and community.

In addition to these general provisions, the issue of improving existing substandard mobile home development should be addressed. These areas should be upgraded to modern mobile home planning and design requirements.

e. Infrastructure Requirements

The infrastructure needed to support housing for low and moderate-income households is similar to that required to support other development activity. The adequacy of this infrastructure is evaluated in various elements and summarized in the Future Land Use Element. Generally speaking, improvements to the road system, the water and sewer systems, and the drainage system will be necessary to support future land development activities, including low and moderate income

housing. The City has several programs that are being planned or are underway to make these improvements.

One consideration is the cost and methods for funding these improvements. New development is required to make dedications of land and site related improvements and to contribute to the larger system capacity increases. The City also requires payment of impact fees to cover the cost of needed improvements. Once the property is developed and sold, the new landowners are required to pay periodic assessments to fund operations and capital improvements.

In the case of low and moderate-income projects, funds for development and operation are usually limited. The result is that extra fees can be expected to be a problem, occasionally enough to destroy the financial feasibility of the project. Under the theory that these are fees for services or benefits received, these fees and charges cannot be reduced for low and moderate-income projects. On the other hand, provision of adequate housing for low and moderate-income persons and households is a benefit to the public at large.

5. Housing Summit

On June 11, 2002, the City of Leesburg held The Housing Summit of 2002 to create awareness of housing needs in the Leesburg Area and to establish goals and partnerships to resolve critical issues. The summit brought together community leaders, financial lenders, funding agencies, and housing providers to discuss the housing needs of the community. The Leesburg Housing Summit participants provided input regarding their current impressions of housing in the City of Leesburg. The participants identified five (5) specific deficiencies that needed to be addressed to improve the housing environment. The participants then ranked the deficiencies and developed possible solutions. The Leesburg Housing Summit Analysis report issued by the Leesburg Department of Housing and Economic Development in July of 2002, listed the following results of the Summit:

a. Major Problems

The team identified the following as the major problems:

- New financial assistance to support the Homeownership Program
- Need Homebuyer's Counseling/Education Program (Credit Repair Program)
- Security Deposit Assistance
- Increase code enforcement
- Aging and inadequate infrastructure
- Preserve existing housing stock (Create Housing Repair Program)
- Building Codes and cost are an impediment to housing development
- Lack of communication
- Need affordable single family and rental housing
- Need more economic opportunities (jobs, higher wages, etc.)
- Zoning and Comprehensive Plan issues/Need more density

- Need diversity in housing stock i.e., low to moderate income housing (rental and homeownership)
- No maintenance standards/enforcement for rental units (Landlords)
- Landlords should screen tenants before leasing
- Lack of community involvement
- Drugs (problems in rental housing)
- Need special facility for seniors (senior housing)
- Lack of transportation
- Lack of qualified renters (poor credit)
- High percentage of absentee landlords
- No community pride from renters and landlords

b. Priorities:

The following are the top four (4) needs identified by the work-teams as the most important issues to be addressed, and the essential ingredients.

(1) Communication/Education

- Neighborhood Outreach meetings
- Ongoing coordination platform (i.e. housing roundtable, taskforce)
- Joint Planning Agreements (JPA), County/City
- Develop publicity campaign for homeownership and rental assistance programs i.e. newspaper, local news, utility bill mailers, schools, public meetings and presentations

(2) Housing Diversity

- Promote infill housing
- Develop zoning policy to encourage mixed housing development
- Promote multi-family housing with local management
- Develop community support for housing

(3) Economy/Quality Jobs

- Business retention and attraction for job creation
- Expand economic development program
- Provide tax incentives for growth and development

(4) Housing Code Enforcement

- Educate community regarding code enforcement policies
- Develop communication network for owners and tenants
- Be consistent and follow up with code violations
- Increase the City's commitment to code enforcement
- Code enforcement should be proactive rather than reactive

c. Housing Department

After to the Housing Summit, the City decided to combine the Housing Department with the Economic Development Department. In conjunction with the arrangement, the new focus for the provision of housing will be as follows:

- To create a Homeownership Program
- To promote infill housing (catalog infill lots)
- To identify partnership opportunities with non-profit and for-profit housing providers
- To coordinate the development of 40 new homes per year for first time homebuyer
- To develop design standards for all housing units constructed in partnership with City assistance
- To convert twenty (20) single-family rental homes a year to homeownership
- To coordinate the cleanup of 30 single family residential properties
- To coordinate neighborhood Programs

6. Issues

The following issues have been identified by the Housing and Economic Development Department and are addressed in the Goals, Objectives and Policies of this Element.

a. Housing Quantity

The City of Leesburg has identified housing needs for the residents of Leesburg for the planning period covered in this plan. However, due to availability of residentially zoned vacant land, the City must diligently work with the private sector and provide sufficient incentives to encourage the delivery of the varied housing residents need.

b. Very Low, Low and Moderate Income Housing

Based on the housing analysis, the City has an unmet housing need for very low, low and moderate income households. Due to a number of economic constraints, the private sector has not responded to the needs of this segment of our population. Strategies, programs and incentives have been implemented to assist the private sector in responding to this particular need.

c. Displacement/Relocation

As a result of infrastructure construction and expansion and as a result of development and redevelopment activities, residents may, from time to time, be displaced. Adequate relocation of these residents is necessary.

d. Historically Significant Housing

The City is fortunate to have historically significant housing and ordinances to protect appropriate structures. Additional historically significant housing

may exist, therefore, it is important to provide technical assistance and education to those persons interested in designating historic housing.

e. Housing Conservation and Rehabilitation

The City's housing stock is in need of upgrading. It is critical to ensure that the City's housing moves forward with new development, implemented and coordinated to conserve and rehabilitate the City's housing.

Table III- 1: Population

	1970	1980	1990	2000	2010
City of Leesburg	11,869	13,191	14,903	15,956	20,117*
Lake County	69,305	104,870	152,104	210,528	297,052*

* 2010 Census

Table III-2: City Population Projections

Year	Population	Growth Rate
1960	11,172	
1970	11,869	6%
1980	12,191	11%
1990	14,903	13%
2000	15,956	7%
2010	20,117	26%
2015	27,967	39%
2020	38,771	39%
2025	47,271	22%
2030	56,498	20%
2035	65,710	16%

Table III- 3: Age of Housing Stock

Year Housing Built	City		County	
	Units	%	Units	%
2000-2010	2,886	27%	41,406	28.56%
1990-2000	1,222	11.5%	33,903	23.38%
1980-1989	1,685	16%	27,535	18.99%
1970-79	1,530	14.5%	20,332	14.02%
1960-69	1,038	10%	8,129	5.61%
1950-59	1,133	11%	8,060	5.56%
1940-49	570	5%	2,202	1.52%
1939 and Earlier	561	5%	3,429	2.36%
Total 2000	10,625	100.00	144,996	100.00

Source: 2010, 2000 Census, U.S. Census Bureau.

Table III- 4: Housing Units by Type, 2000 & 2009

	2000				2009			
	Leesburg		Lake County		Leesburg		Lake County	
Type of Unit	Units	%	Units	%	Units	%	Units	%
Single Family Detached	3,604	46.57	59,686	51.27	5,191	49.91	86,681	62.56
Single Family Attached	343	4.43	2,488	2.18	474	4.56	3,110	2.24
Duplex	625	8.08	2,222	3.11	665	6.39	2,544	1.84
Multi-Family	2,055	26.55	7,885	7.94	2,754	26.48	11,262	8.13
Mobile Homes	1,112	14.37	30,549	35.50	1,317	12.66	34,963	25.23
Total	7,739	100.00	102,830	100.00	10,401	100.00	138,560	100.00

Single Family Detached includes "Other"

Source: 2000 from U.S. Census Bureau; 2009 from American Community Survey, U.S. Census Bureau, DP-4.

Table III- 5: Housing Units By Tenure, 2000 - 2009

	2000 Census				2009 American Community Survey			
	Leesburg		Lake County		Leesburg		Lake County	
	Units	%	Units	%	Units	%	Units	%
Total Dwelling Units	7,742	100.00	102,830	100.00	10,401	100	138,560	100
Total Occupied Units	6,775	87.54	88,413	85.98	8,813	84.73	117,186	84.57
Total Owner Occupied Units	3,973	58.64	72,047	81.49	5,140	58.32	95,158	81.20
Total Renter Occupied Units	2,802	41.36	16,366	18.51	3,673	41.68	22,028	18.80
Total Vacant Units	967	12.46	14,417	14.02	1,588	15.27	21,374	15.43
Vacant – For Rent	360	37.23	2,158	14.97	353	22.23	3,348	15.66
Vacant – For Sale Only	173	17.89	1,886	13.08	250	15.74	4,121	19.28
Rented/Sold, Not Occupied	52	5.38	1,042	7.23	173	10.89	2,146	10.04
Seasonal, Recreational, Occ. Use	200	20.68	6,721	46.62	492	30.98	8,852	41.41
For Migrant Workers	0	0.00	14	0.10	0	0	31	0.15
Other Vacant	182	18.82	2,596	18.00	320	20.16	2,876	13.46

Source: 2000 Census, 2009 American Community Survey, U.S. Census Bureau

Table III- 6: Comparison of Monthly Gross Rent

Gross Rent	City of Leesburg				Lake County			
	2000 Units	%	2009 Units	%	2000 Units	%	2009 Units	%
Less than \$100	26	0.92	15	0.41	117	0.72	33	0.15
\$100-\$149	84	2.97	8	0.22	248	1.53	119	0.54
\$150-\$199	120	4.24	0	0	470	2.90	256	1.16
\$200-\$249	52	1.84	11	0.3	281	1.73	195	0.89
\$250-\$299	105	3.71	34	0.93	487	3.00	200	0.91
\$300-\$349	181	6.40	0	0	968	5.97	148	0.67
\$350-\$399	255	9.02	44	1.20	1,042	6.43	378	1.72
\$400-\$449	322	11.39	51	1.39	1,602	9.89	365	1.66
\$450-\$499	256	9.05	97	2.64	1,207	7.45	637	2.89
\$500-\$549	324	11.46	149	4.06	1,544	9.53	689	3.13
\$550-\$599	250	8.84	254	6.92	1,316	8.12	1,004	4.56
\$600-\$649	225	7.96	290	7.90	1,162	7.17	1,070	4.86
\$650-\$699	123	4.35	203	5.53	888	5.48	835	3.79
\$700-\$749	87	3.08	324	8.82	753	4.65	1,437	6.52
\$750-\$999	187	6.61	935	25.46	1,672	10.32	5,753	26.12
\$1,000 or more	90	3.18	1,038	28.26	1,158	7.15	6,906	31.35
No Cash Rent	141	4.98	220	5.99	1,290	7.96	2,003	9.09
Total Rental Units	2,828	100.00	3,673	100.00	16,205	100.00	22,028	100.00
Median Gross Rent	\$489		\$785		\$534	--	\$851	
Median Contract Rent	\$380		\$601		\$424	--	\$688	

Source: 2000 Census, 2009 American Community Survey, U.S. Census Bureau

Table III- 7: Value of Owner-Occupied Housing, 2009

Specified Value	City of Leesburg		Lake County	
	2009 Units	%	2009 Units	%
Less than \$15,000	267	5.19	2,985	3.14
\$15,000-\$19,999	124	2.41	1,391	1.46
\$20,000-\$24,999	139	2.70	1,134	1.19
\$25,000-\$29,999	56	1.09	1,427	1.50
\$30,000-\$34,999	122	2.37	1,534	1.61
\$35,000-\$39,999	94	1.83	1,048	1.10
\$40,000-\$49,999	120	2.33	2,413	2.54
\$50,000-\$59,999	113	2.20	2,605	2.74
\$60,000-\$69,999	150	2.92	2,034	2.14
\$70,000-\$79,999	225	4.38	2,708	2.85
\$80,000-\$89,999	121	2.35	2,998	3.15
\$90,000-\$99,999	234	4.55	2,802	2.94
\$100,000-\$124,999	520	10.12	6,993	7.35
\$125,000-\$149,999	453	8.81	6,898	7.25
\$150,000-\$174,999	588	11.44	9,096	9.56
\$175,000-\$199,999	328	6.38	7,232	7.6
\$200,000-\$249,999	659	12.82	13,463	14.15
\$250,000-\$299,000	217	4.22	8,308	8.73
\$300,000-\$399,999	280	5.45	9,369	9.85
\$400,000-\$499,999	60	1.17	3,815	4.01
More than \$500,000	270	5.25	4,905	5.15
Totals	5,140	100.00	95,158	100.00
Median Value	\$140,700	--	\$173,700	--

Source: 2009 American Community Survey, U.S. Census Bureau.

Table III- 8: Comparison of Monthly Cost of Owner-Occupied Housing, 2009

	City of Leesburg		Lake County	
	2009 Units	%	2009 Units	%
With Mortgage:				
Less than \$200	0	0	25	0.05
\$200-\$299	11	0.46	179	0.35
\$300-\$399	17	0.71	411	0.81
\$400-\$499	45	1.87	903	1.78
\$500-\$599	73	3.04	1,541	3.04
\$600-\$699	153	6.37	2,219	4.38
\$700-\$799	152	6.33	2,648	5.22
\$800-\$899	294	12.24	3,037	5.99
\$900-\$999	201	8.37	2,826	5.57
\$1,000 or more	1,456	60.62	36,900	72.80
Total Mortgaged	2,402	100.00	50,699	100.00
Median	\$1,139	--	\$1,361	--
Median as % of HH Income	24.6%	--	27.2%	--
Not Mortgaged:				
Less than \$100	174	6.38	954	2.15
\$100-\$149	104	3.80	1,468	3.30
\$150-\$199	105	3.83	2,909	6.54
\$200-\$249	248	9.06	3,439	7.74
\$250-\$299	161	5.88	4,207	9.46
\$300-\$349	255	9.31	5,189	11.67
\$350-\$399	374	13.66	5,178	11.65
\$400-\$499	538	19.65	8,198	18.44
\$500-\$599	337	12.31	6,092	13.70
\$600-\$699	193	7.05	3,037	6.83
\$700 or more	249	9.09	3,788	8.52
Total Not Mortgaged	2,738	100.00	44,459	100.00
Median	\$393	--	\$389	--
Median as % of HH Income	13.3%	--	12.8%	--
Total Owner-Occupied		--		--

Source: 2009 American Community Survey, U.S. Census Bureau.

Table III- 9: Cost Burden Table, City of Leesburg 1990-2009

(Number of Households (HH) Paying More Than 30% of Income)

Owners						
Income Range	1990		2000		2010	
	HH	%	HH	%	HH	%
Less than \$10,000	317	47.46	345	48.66		
\$10,000-19,999	226	33.83	235	33.15		
\$20,000-\$34,999	96	14.37	98	13.82		
\$35,000-\$49,999	22	3.29	24	3.39		
More than \$50,000	7	1.05	7	.99		
Total Paying >30%	668	100	709	100		
% of Total Owners		18.25		17.55		
Total Owners	3,661	--	4,040	--		

Renters						
Income Range	1990		2000		2009	
	HH	%	HH	%	HH	%
Less than \$10,000	599	62.79	696	63.04	295	14.61
\$10,000-19,999	326	34.17	376	34.06	561	27.79
\$20,000-\$34,999	29	3.04	32	2.90	684	33.88
\$35,000-\$49,999	0	-	0	-	312	15.45
More than \$50,000	0	-	0	-	167	8.27
Total Paying >30%	954	100	1,104	100	2,019	100
% of Total Renters		35.50		39.26		54.97
Total Renters	2,687		2,812		3,673	

Source: 1990 & 2000 Census; 2009 American Community Survey, U.S. Census Bureau

Table III- 10: Comparison of Housing Conditions (Occupied Houses), 2009

	City of Leesburg		Lake County	
	Units	%	Units	%
Total Housing Units	8,813	--	117,186	
Lacking Complete Plumbing	43	0.49	309	0.26
Lacking Complete Kitchens	177	2.01	591	0.50
No Fuel Used	30	0.34	469	0.40
Overcrowded Occupied Units (1.01 or more persons per room)	213	2.42	1,700	1.45

Source: 2009 American Community Survey, U.S. Census Bureau.

Table III- 11: Government Subsidized Units

Project Name	Project Address	Total Units	Subsidized Units	Type	Agency
Lakewood Apartments	2345 South Street	36	29	Elderly	USDA
Care Diversified	1312 Sumter Street			Disabled	HUD
Lake Region Homes	2016 Tally Road			Disabled	HUD
Griffin Manor I	1604 W. Griffin Road	36		Family	
Griffin Manor II	1 Herald Drive	42		Family	
Little Turtle Apartments	1350 Pamela Street	38		Family	HUD
Turtle Oak Apartments	2311 W. Griffin Road	101	101	Family	HUD
Montclair Village (Public HSG Asst)	2000 Park Circle	80	62	Family	USDA
Oak Grove Apartments	200 Church Street	26	19	Family	USDA
Palm Brook Apartments	37 Brook Circle	50	50	Family	USDA
Pepper Tree I, II	2503 South Street	105	95	Elderly	USDA
Sugar Mill	1171 Bentley Road	35		Family	
Windemere Villas	1416 W. Griffin Road	60		Family	
Newell Hill Villas	1175 Bentley Road	48	48	Family	USDA
TOTAL			404		

USDA – United States Department of Agriculture
HUD – Housing and Urban Development

Source: USDA & HUD, 2011

Table III- 12: Group Homes, 2011

Name	Location	Number of Beds
ASSISTED LIVING		249
Clare Bridge Cottage of Leesburg	710 South Lake Street	40
Sterling House of Leesburg	700 South Lake Street	60
Hammocks Promise Community inc	1315 Shady Terrace	8
Heidis Haven Bonaire	1205 Bonaire Drive	6
Heidis Haven Lasalida	1215 Lasalida Way	5
Lake Harris Inn	701 Lake Port Boulevard	40
Mayfield Retirement Center	460 Newell Hill Road	20
Ray of Hope	1219A Tuskegee Street	6
Savannah Manor	1027 West Main Street	45
Shady Lane Retirement Home	201 Rosefield Avenue	11
Silver Lake Assisted Living	34601 Radio Road	8
RESIDENTIAL TREATMENT FACILITIES		33
Lifestream Behavioral Center/GRTS - LSGH	404 Webster Street	8
Lifestream Behavioral Center Geriatric	2018 Tally Road	15
Lifestream/Lake Region Homes	2016 Tally Road	10
NURSING HOMES		476
Avante at Leesburg	2000 Edgewood Avenue	116
Lake Harris Health Center	701 Lake Port Blvd.	120
Leesburg Health & Rehab	715 E. Dixie Avenue	120
North Campus Rehabilitation and Nursing Center	700 N. Palmetto Street	120

Source: Florida HealthStat Website, Florida Agency for Health Care Administration, May 2011.

Table III- 13: Mobile Homes/Recreational Vehicle Parks, 2010

Name	Location	Total Lots
Coachwood Colony Mobile Home Park	South Street	302
Coachwood East Adult Mobile Home Subdivision	South Street	98
Lake Griffin Mobile Park	Palmetto Street	108
Leesburg Lakeshore Mobile Home Park (Ralph's)	Lee Street	183
Marietta Motel and Trailer Park	US 441/27/14 th St	70
Oakridge Mobile Home park (Rick's Estates)	Montclair Road	27
Palm Ridge Mobile Home Park South	Tally Road	79
Palm Ridge Mobile Village North	Tally Road	186
Leesburg Landing	Thomas Road	96
Totals		1,149

Source: City of Leesburg, April 2010.

Table III- 14: Household Composition, 2000-2035

	2000		2009		2020		2030		2035	
Persons/HH	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%
1	2,296	33.5	3,119	35.3	5,726	35	8,344	35	9,704	35
2	2,410	35.5	3,412	38.7	6,216	38	9,059	38	10,536	38
3	899	12.5	955	10.8	1,799	11	2,622	11	3,050	11
4	663	9.5	921	10.5	1,636	10	2,384	10	2,773	10
5	316	7	334	3.9	654	4	954	4	1,109	4
6	111	1	30	0.3	164	1	238	1	277	1
7+	80	1	51	0.5	164	1	238	1	277	1
Tot. HH	6,775	100	8,813	100	16,359	100	23,839	100	27,726	100
Owners	3,973	58.6	5,140	58.3	9,537	58.3	12,898	58.3	16,164	58.3
Renters	2,802	41.4	3,673	41.7	6,822	41.7	9,941	41.7	11,562	41.7
Persons/HH		--		--	2.37	--	2.37	--	2.37	--
Total Population	15,956	--	20,924	--	38,771	--	56,498	--	65,710	--

Source: 1990 Census, STF3A, 2009 American Community Survey, U.S. Census Bureau;

Table III- 15: Population By Age, 2000-2035

Age Range	2000		2009		2020		2030		2035	
	Persons	%	Persons	%	Persons	%	Persons	%	Persons	%
15-24	1,761	11.1	2,198	10.5	4,265	11	6,215	11	7,228	11
25-34	1,811	11.4	2,399	11.5	4,459	11.5	6,497	11.5	7,557	11.5
35-44	1,951	12.3	2,447	11.7	4,653	12	6,780	12	7,885	12
45-54	1,681	10.6	2,068	9.9	3,877	10	5,650	10	6,571	10
55-64	1,431	9	2,431	11.6	3,877	10	5,650	10	6,571	10
65-74	1,684	10.6	2,250	10.7	4,071	10.5	5,932	10.5	6,900	10.5
75+	2,436	15.3	5,674	27.1	8,530	22	12,430	22	14,456	22
Total 15+	12,755	80.3	19,467	93	33,732	87	49,154	87	57,168	87
% of Total	80.3	--	93	--	87	--	87	--	87	--
Total 65+	4,120	--	7,924	--	12,601	--	18,362	--	21,356	--
% of Total	25.9	--	37.9	--	32.5	--	32.5	--	32.5	--
Total Pop.	15,884	--	20,924	--	38,771	--	56,498	--	65,710	--

Source: 1990 Census, STF3A, 2009 American Community Survey, U.S. Census Bureau.

Table III- 16: Household Income, 2009

Income Range	City		County	
	HH	%	HH	%
Very Low (<50% of median, \$0 - \$24,999)	2,746	31.16	27,982	23.88
Low (50-79% of median, \$25,000 - \$29,999)	803	9.11	8,801	7.51
Moderate (80-120% of median, \$30,000 - \$49,999)	2,180	24.74	27,822	23.74
Middle to High (120% and up, \$50,000+)	3,084	34.99	52,581	44.87
Total	8,813	100.00	117,186	100.00
Median HH Income	\$36,932		\$44,837	

Note: The income ranges were calculated using the County's Median Household Income, which was \$44,837 in 2009.

Source: 2009 American Community Survey, Census Bureau.

Table III- 17: Household Income by Tenure, 2000-2035

Income Range	OWNERS					RENTERS				
	2000	2009	2020	2030	2035	2000	2009	2020	2030	2035
Very Low										
\$0 to \$5,000	124	73	95	139	162	277	149	205	298	347
\$5,000 to \$9,999	335	105	190	278	324	329	353	409	596	694
\$10,000 to \$14,999	285	275	477	695	808	419	330	478	696	809
\$15,000 to \$19,999	420	364	477	695	808	322	355	546	795	925
\$20,000 to \$24,999	387	404	858	1,251	1,455	371	338	546	795	925
Low										
\$25,000 to \$34,999	471	764	1,335	1,946	2,263	422	650	1,330	1,940	2,254
Moderate										
\$35,000 to \$49,999	733	849	1,622	2,361	2,746	327	720	1,501	2,187	2,544
Middle/High										
\$50,000 to \$74,999	691	1,074	2,003	2,919	3,394	273	535	1,296	1,889	2,197
\$75,000 to \$99,999	260	582	1,144	1,668	1,940	47	177	341	497	578
\$100,000 to \$149,000	195	309	668	973	1,132	22	54	102	149	173
\$150,000+	73	341	668	973	1,132	19	12	68	99	116
TOTAL	3,974	5,140	9,537	13,898	16,164	2,828	3,673	6,822	9,941	11,562

Source: 2000 Census, 2009 American Community Survey, Census Bureau.

Table III- 18: Estimated and Projected Demand of Housing Units by Tenure, 2009-2035

	Est.	Demand			Growth in HHs		
	2009	2020	2030	2035	2030	2030	2035
Owner-Occupied	5,140	9,537	13,898	16,164	4,397	4,361	2,266
Renter-Occupied	3,673	6,822	9,941	11,562	3,149	3,119	1,621
Total Occupied Units	8,813	16,359	23,839	27,726	7,546	7,580	3,887

Source: 2009 American Community Survey

Table III- 19: Projected Demand and Need for Housing by Building Type

	Est.	Demand			Construction Need		
	2009	2020	2030	2035	2020	2030	2035
Single Family	6,330	11,975	17,450	20,295	5,645	5,475	2,845
Multi-family	2,754	5,202	7,581	8,817	2,448	2,379	1,236
Mobile Homes	1,317	2,454	3,576	4,159	1,137	1,122	583
Total Demand	10,401	19,631	28,607	33,271	9,230	8,976	4,664

Source: 2009 American Community Survey. Based on 2010 Census 20% vacancy rate and existing proportions.

Table III- 20: Projected Occupied Units by Income Category

Income Categories	Owner-occupied Units				Renter-occupied Units			
	2009	2020	2030	2035	2009	2020	2030	2035
30% of median = \$11,080	178	285	417	486	502	614	894	1,041
50% of median = \$18,466	639	954	1,390	1,616	685	1,024	1,491	1,734
80% of median = \$29,546	404	858	1,251	1,455	338	546	795	925
120% of median = \$44,318	1,613	2,957	4,307	5,009	1,370	2,831	4,127	4,798
200% of median = \$73,864	1,074	2,003	2,919	3,394	535	1,296	1,889	2,197

2009 Median Household Income \$36,932 (Leesburg)

Source: 2009 American Community Survey. Rounded to closest census figure availability.

Table III- 21: Projected Demand for Housing By The Elderly (65+)

	2009	2020	2030	2035
Owner Household	2,552	4,728	6,889	8,013
Renter Household	837	1,554	2,265	2,634
Total	3,389	6,282	9,154	10,647

Source: 2009 American Community Survey

Table III- 22: Residential Vacant Land Analysis

Future Land Use Categories	Maximum Density/Intensity	Vacant Acreage	Density Factor	Potential Additional Units
Estate	4 units/acre	1,383 acres	2.8	3,872
Low Density	8 units/acre	891 acres	5.6	4,989
Medium Density	12 units/acre	26 acres	8.6	224
High Density	18-25 units/acre	138 acres	13	3,450
Downtown Mixed Use	18-25 units/acre	7 acres	13	91
Neighborhood Mixed Use	4 units/acre	4,258 acres	85% max	14,477
SP Mixed Use	4 units/acre	1,926 acres	DRI max. 6,800	6,800
TOTAL		8,629 acres		33,903

E. GOALS, OBJECTIVES, AND POLICIES

GOAL 1: PROVISION OF HOUSING. Provide decent, safe and sanitary housing in suitable neighborhoods at affordable costs to meet the needs of the present and future residents of the City of Leesburg.

Objective 1.1: ***Housing Supply.*** The City of Leesburg shall provide technical and financial assistance to the private sector to provide dwelling units of various types, sizes and costs to meet the affordable housing needs of existing and anticipated populations of the city.

- Policy 1.1.1:** Provide information, technical assistance, and incentives to the private sector to maintain a housing production capacity sufficient to meet the required production.
- Policy 1.1.2:** Develop local government partnerships with the private sector to improve the efficiency and expand the capacity of the housing delivery system.
- Policy 1.1.3:** Review ordinances, codes, regulations and the permitting process for the purpose of eliminating excessive and overlapping requirements and resolving conflicting requirements, and amending or adding other requirements in order to increase private sector participation in meeting housing needs, while continuing to insure the health, welfare and safety of the residents.
- Policy 1.1.4:** Develop land development regulations by 2020 which will, at a minimum, consider alternatives for a housing density bonus system
- Policy 1.1.5:** The City shall adopt land development regulations that include site selection criteria for the location of housing for the elderly and institutional housing which shall consider accessibility, convenience and infrastructure availability.
- Policy 1.1.6:** The City shall maintain development regulations which allow and encourage housing for very low, low, and moderate income households.
- Policy 1.1.7:** The City shall participate in the SHIP Program with local lending institutions to offer low interest loans to very low, low and moderate income families to rehabilitate and upgrade substandard homes.

Objective 1.2: ***Substandard Housing.*** The City of Leesburg shall maintain ongoing programs to eliminate substandard housing units.

- Policy 1.2.1:** Increase code compliance and assistance activities through regular annual inspections of the housing stock in neighborhoods where code violations are more prevalent, and in Neighborhood Partnership Program target areas and institute special concentrated code compliance and assistance activities where warranted.
- Policy 1.2.2:** Seek federal and state funding, or otherwise provide local public funds for the demolition or rehabilitation of substandard housing.
- Policy 1.2.3:** Assist neighborhood upgrading projects city-wide by providing code compliance and assistance, removing blighting influences, and concentrating improvements in such neighborhoods.

Objective 1.3: ***Affordable Housing.*** The City of Leesburg shall ensure that affordable housing for very low, low and moderate income households, including households with special needs. This objective is reflected through delineation of land uses on the Future Land Use Map to accommodate different housing types that can accommodate different income groups and groups with special needs such as the elderly and disabled, for all current and anticipated future residents. The City will consider opportunities to allow varied types of housing include, but are not limited to, the construction of lifetime homes, smaller homes and accessory units for family members.

- Policy 1.3.1:** The City of Leesburg shall maintain programs for housing for very low, low, and moderate income persons. This assistance will include: technical assistance to locate vacant residential land throughout the City; providing zoning, demographic infrastructure and public facility information; and, technical analysis for meeting the housing criteria.
- Policy 1.3.2:** Distribute publicly assisted housing equitably throughout the City to provide for a wide variety of neighborhood settings for very low, low, and moderate income persons and to avoid undue concentrations in a single neighborhood.
- Policy 1.3.3:** Participate with the Orange County Housing Finance Authority in the use of bond funded and state “affordable housing” assistance loans and grants.
- Policy 1.3.4:** Pursue federal sources of funding earmarked for very low, low, and moderate income housing, and encourage allocation of CDBG funds for the rehabilitation of such housing.
- Policy 1.3.5:** The City shall maintain support for a “Housing Task Force” comprised of representatives of the City, non-profit housing groups and local

lenders and business leaders, to assess, on a regular basis, housing needs and recommend programs that should be instituted to facilitate and implement the City's housing Goals, Objectives and Policies.

- Policy 1.3.6:** The City shall consider the donation of excess City-owned residentially zoned properties and in-fill lots to non-profit organizations that renovate or construct very low and low income households.
- Policy 1.3.7:** All residential districts designated by the Future Land Use Map and Zoning Map shall permit development of affordable housing for very low, low and moderate income households, preferably in developments containing units affordable to a range of income groups.
- Policy 1.3.8:** The City will investigate providing affordable housing density bonuses in the Zoning District regulations by December 31, 2020.
- Policy 1.3.9:** The City shall review the feasibility of creating zero-lot-line regulations in certain residential zoning districts.
- Policy 1.3.10:** The Housing Department shall produce a printed inventory of local City-owned lands available for affordable housing to be updated on an annual basis.
- Policy 1.3.11:** The City shall review the street widths and sidewalk requirements and the sidewalk requirements and the landscaping for vehicular use areas requirements to consider reduced requirements for qualified affordable housing projects by December 31, 2015.
- Policy 1.3.12:** The City will continue to coordinate its affordable housing lending policies with the Lake County Community Services Department to ensure the provision of very low, low, and moderate income housing and continue to help provide this form of housing throughout the City. The City will continue to support various Lake County housing programs and help market them within Leesburg.
- Policy 1.3.14:** The City will coordinate its plans to implement its affordable housing incentives program with the Lake County Community Services Department for their use with the State Housing Initiative Program.
- Policy 1.3.14:** The City shall support the development of innovative retirement/multi-generation housing including "Granny Cottages", and accessory apartments.

Objective 1.4: ***Displacement/Relocation.*** The City shall utilize Housing and Urban Development (HUD) Notice DPC 88-33 guidelines and the Uniform Relocation Assistance and Real Property Acquisition Policy Act of 1970 for displacements, where federal funds are used. The City shall implement and enforce the provisions of the City's Relocation Assistance Plan, where City Funds are used.

Policy 1.4.1: Assure that reasonably located, standard housing at affordable costs is available to all persons displaced through public action prior to displacement.

Policy 1.4.2: The City shall require that very low and low income residents displaced by government action shall have first priority in obtaining public housing.

Objective 1.5: ***Historically Significant Housing.*** National Register properties and properties designated as locally landmarked in accordance with City Ordinances shall be preserved and protected under the guidelines provided in the City's Historic Preservation Ordinance.

Policy 1.5.1: The City shall assist the rehabilitation and adaptive reuse of historically significant housing through technical assistance and economic assistance programs that may become available such as property tax relief, transfer of development rights and below market interest rate loans.

Policy 1.5.2: The City shall provide technical assistance to property owners of historically significant housing in applying for and utilizing state and federal assistance programs.

Policy 1.5.3: The City shall provide technical assistance to all citizens initiating applications of historic structures and districts, through the implementation of the City's Historic Preservation Ordinance which includes criteria for designating properties; standards and guidelines for controlling demolitions, alterations and relocation; and, procedures for administration and enforcement.

Policy 1.5.4: The City shall provide technical assistance to the Historic Preservation Board's efforts to provide public information, education and technical assistance relating to historic preservation programs.

Objective 1.6: ***Housing Conservation and Rehabilitation.*** The useful life of the existing housing stock shall be conserved and extended, and neighborhood quality will be improved by working with community organizations to conserve and extend the existing housing stock and improve the neighborhoods.

- Policy 1.6.1:** Review and amend, where necessary, the City housing and health codes and standards relating to the care and maintenance of residential and neighborhood environments and facilities.
- Policy 1.6.2:** The City shall continue to schedule and concentrate public infrastructure and supporting infrastructure and supporting facilities and services to upgrade the quality of all existing neighborhoods including those identified in the City Commission approved neighborhood plans and needs studies/assessments.
- Policy 1.6.3:** Encourage individual homeowners to increase private reinvestment in housing by providing information on technical and financial assistance programs.
- Policy 1.6.4:** The City shall implement the Rental Housing Inspection Program in Neighborhood Partnership (target) areas and other appropriate areas of the City designated by City Commission to maintain housing code compliance.
- Policy 1.6.5:** The City shall support the efforts of new Community Housing Development Organizations (CHDOs) and other affordable housing developers in their target areas by providing funding, technical assistance and coordination between City programs and CHDO services.
- Policy 1.6.6:** The City shall continue working with the Community Redevelopment Agencies to upgrade the City's neighborhoods.
- Policy 1.6.7:** The City shall actively coordinate City Commission approved neighborhood plan recommendations with other initiatives to ensure maximum results in all programs.
- Policy 1.6.8:** The City shall continue enforcing the regulations prohibiting the expansion of non-compatible uses and densities within residential neighborhoods.

Objective 1.7: ***Housing Non-Discrimination.*** The City's Housing and Economic Development Department, in coordination with Lake County Community Services Department, shall assess existing public, private non-profit and for profit housing programs and identify potential ways to further increase access to affordable standard housing for all citizens, regardless of race, sex, age, handicap, ethnic background, marital status, familial composition, or income level and shall prepare periodic reports to the City Commission with recommendations for programs and action to combat housing discrimination.

- Policy 1.7.1:** Institute new efforts at informing housing service agencies and the general public regarding fair housing rights and responsibilities.
- Policy 1.7.2:** Adhere to state and federal accessibility standards for barrier free multifamily living environments needed by physically handicapped persons.
- Policy 1.7.3:** The City shall encourage the private sector to provide additional multifamily living environments needed by physically handicapped persons.
- Policy 1.7.4:** The City will continue to notify the Lake County Community Services Department whenever housing discrimination is reported.